Applicant Initiated Interview Request Form

Application No.: __10/810,667__   First Named Applicant: __C. Abrams__

Examiner: __Tran, Thuan Q.__   Art Unit: __3693__   Status of Application: __Under Non-Final Rejection__

Tentative Participants:
(1) Mary E. Goulet of WCCC _____   (2) _____

(3) _____   (4) _____

Proposed Date of Interview: __TBA__   Proposed Time: __TBA__   (AM/PM)

Type of Interview Requested:
(1) [X] Telephonic   (2) [   ] Personal   (3) [   ] Video Conference

Exhibit To Be Shown or Demonstrated: [   ] YES   [X] NO
If yes, provide brief description: _____

Issues To Be Discussed

Issues (Rej., Obj., etc.)	Claims / Fig. #s	Prior Art	Discussed	Agreed	Not Agreed
(1) 103 Rej.	30	Peckover + Owens	[ ]	[ ]	[ ]
(2)			[ ]	[ ]	[ ]
(3)			[ ]	[ ]	[ ]
(4)			[ ]	[ ]	[ ]

[X] Continuation Sheet Attached

Brief Description of Arguments to be Presented:
Please see the attached draft.

_____

_____

_____

An interview was conducted on the above-identified application on _____ .

NOTE: This form should be completed by applicant and submitted to the examiner in advance of the interview (see MPEP § 713.01).

This application will not be delayed from issue because of applicant's failure to submit a written record of this interview. Therefore, applicant is advised to file a statement of the substance of this interview (37 CFR 1.133(b)) as soon as possible.

_____   _____
Applicant / Applicant's Representative Signature   Examiner / SPE Signature

Mary E. Goulet
Typed/Printed Name of Applicant or Representative

35,884
Registration Number, if applicable

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of:

C. Abrams, et al.   Confirmation No. 1144

Serial No. 10/810,667   Group Art Unit: 3693

Filed: March 29, 2004   Examiner: Tran, Thuan Q.

For: BUSINESS METHOD FOR THE DETERMINATION OF
       THE BEST KNOWN VALUE AND BEST KNOWN VALUE
       AVAILABLE FOR SECURITY AND CUSTOMER
       INFORMATION AS APPLIED TO REFERENCE DATA

Commissioner for Patents
PO Box 1450
Alexandria, Virginia 22313-1450   **DRAFT**

AMENDMENT UNDER 37 C.F.R. 1.111

Sir:

This responds to the office action dated September 11, 2008.

Listing of the Claims begins at page 2 of this paper.

Remarks begin at page 4 of this paper.

Listing of the Claims:

The following is a complete listing of all the claims in the application, with an indication of the status of each:

1 - 29. (Canceled)

1   30. (Currently Amended) A method for providing entity valuation data
2   for financial instruments, comprising:
3   receiving, at a reference data provider, an information data
4   stream generated from each of a given plurality of entity valuation
5   information vendors, each information data stream identifying the
6   generating entity valuation information vendor and stated monetary
7   value of at least one subject entity which is a financial instrument;
8   receiving a service arrangement data identifying an authorized
9   vendor list for each of a plurality of customers, said authorized vendor
10   list identifying entity valuation information vendors from among said
11   plurality of entity valuation information vendors to which the customer
12   has a given authorization to receive said vendor information data
13   stream;
14   storing said service arrangement data at said reference data
15   provider;
16   storing, at said reference data provider, a default rule for each of
17   said customers, said default rule based at least in part on the customer
18   stored service arrangement data, said default rule specifying an
19   algorithm for generating a Best Known Value Available (*BKVA*) of a
20   given subject entity;
21   generating, for at least one given subject entity, a best known
22   value data (*BKV*), based on a collection of all of said entity valuation
23   information vendor respective information data streams that include the
24   respective vendor stated monetary value of said subject entity;
25   forming a set *H* of all of said entity valuation information vendors
26   whose generated information data stream includes the generating
27   vendor stated monetary value of said subject entity;

28   generating for each of at least one of said customers, for said at

29   least one given subject entity, a customer-specific *BKVA*, wherein said

30   generating compares said customer authorized vendor list to said set *H*

31   and sets said customer customer-specific *BKVA* of the subject entity to

32   be said *BKV* if at least one of the vendors identified by the customer

33   authorized vendor list is within set *H*, else sets said customer

34   customer-specific *BKVA* of the subject entity in accordance with said

35   default rule stored for said customer, wherein said setting includes

36   applying said default rule algorithm to the information data stream of at

37   least one of the entity valuation information vendor identified by the

38   customer authorized vendor list, the generating of the customer-

39   specific BKVA being performed without knowledge of the data supplied

40   by vendors to which the customer for which the customer-specific

41   BKVA is generated does not subscribe; and

42   transmitting to each of at least one of said customers the

43   customer-specific BKVA of the subject entity;

44   _____ while ensuring that no customer is aware of, has access to, or

45   otherwise benefits from a vendor data content unsubscribed for that

customer.

REMARKS

Claim 30 is pending in this application. As to the amendment to Claim 30, see, e.g,. Applicant's specification at page 1, lines 13-15; page 4, lines 9-11 and sentence bridging pages 4-5; page 21, lines 1-7.

Claim 30 has been rejected under 35 U.S.C. 103(a) as being unpatentable over Peckover in view of Owens. The Examiner admits that Peckvoer "does not specifically teach an authorized vendor list." (Office action, page 5) The Examiner admits that neither reference teaches "that the user preference filter is for a plurality of customers." (Office action, pages 5-6) .

Applicants respectfully traverse this obviousness rejection.

Neither reference relates to valuation of financial instruments. Examples of "financial instruments" are government securities and exotic derivatives. Applicants' specification, page 1, lines 15-16. Valuation of financial instruments is quite different from electronic commerce (Peckover) or Internet shopping (Owens), and a person of ordinary skill in the art at the time of Applicants' invention would not have the method of Applicants' Claim 30 suggested to him by Peckover and Owens.

A person of ordinary skill in the art at the time of Applicants' invention wanting to construct a system to provide entity valuation data for financial instruments would lack reason to turn to either Peckover or Owens, because it would be much more objectively logical for him to start with the existing conventional situation, namely, that historically firms have each built and maintained their own stores of Reference Data in isolation from other firms. (Applicants' specification, page 2, lines 8-9, which has the evidentiary effect of a Declaration under 37 C.F.R. 1.132.)

Another shortfall with the obviousness rejection is that the Examiner's takes the perspective of the customer and speaks in terms of whether or not the customer has expressly authorized something. In that regard, the customer perspective is the wrong perspective for Applicants' Claim 30, because Applicants' Claim 30 takes care not to leave to the customer to what

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he has access, because it is the method that has to keep away from a customer off-limits information even if any given customer would be perfectly happy to see or have benefit of information that is off-limits, unsubscribed-to for that customer. Neither reference teaches such a complexity much less how to deal with such a complexity.

Reconsideration and withdrawal of the obviousness rejection are respectfully sought.

In view of the foregoing, it is requested that the application be reconsidered, that claim 30 be allowed, and that the application be passed to issue.

Should the Examiner find the application to be other than in condition for allowance, the Examiner is requested to contact the undersigned at 703-787-9400 to discuss any other changes deemed necessary in a telephonic or personal interview.

If an extension of time is required for this response to be considered as being timely filed, a conditional petition is hereby made for such extension of time. Please charge any deficiencies in fees and credit any overpayment of fees to Deposit Account 50-0510 (IBM-Yorktown).

Respectfully submitted,

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